



Order Filed on October 30, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Martin A Fonseca
Carmencita M Fonseca : CASE NO. 13-19699-KCF

Debtors : The Honorable Kathryn C. Ferguson

**ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

The relief set forth on the following pages numbered (2) through page (2) is hereby

ORDERED.

DATED: October 30, 2017



Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Page 2

Debtors: Martin A. Fonseca and Carmencita M. Fonseca

Case No.: 13-19699-KCF

Caption: **ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

THIS MATTER being brought before the Court by Russell L. Low, Esq., attorney for Debtor, Diana Arias, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 6 Birchwood Ct., Middlesex, NJ 08846. All arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed. The creditor has 20 days to modify its claim to \$0. And, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney for the Debtor, Russell L. Low, Esq., for secured creditor Wells Fargo Bank, N.A. appearing and for good cause having been shown;

ORDERED AND ADJUDGE AND DECREED that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property is hereby granted.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Martin A Fonseca
Carmencita M Fonseca
Debtors

Case No. 13-19699-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2017.
db/jdb +Martin A Fonseca, Carmencita M Fonseca, 6 Birchwood Court, Middlesex, NJ 08846-2073

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR
Banc of America Alternative Loan Trust 2004-12 Mortgage Pass-Through Certificates, Series
2004-12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Russell L. Low on behalf of Joint Debtor Carmencita M Fonseca rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Martin A Fonseca rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 4